



## VELscope Enhanced Commercial Insurance Products

*We are excited to be partnering with USI to  
provide significant value to our VELscope family*

*-Wayne Rees, CEO of LED Dental*



# Exclusive Programs & Discounts



Exclusive discounted rates for members to include property, liability, workers compensation, auto, and professional liability (i.e. medical malpractice) programs.



Additional coverages available for employment practices, cyber, and umbrellas



Fully customized employee paid benefit programs for your practice to include major medical and an array of voluntary & ancillary benefits.

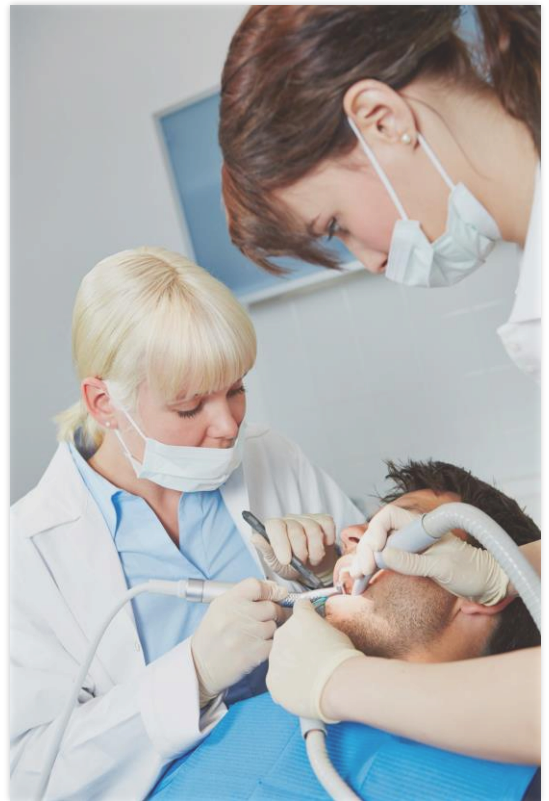
**For over 70 years, USI has been recognized as an industry leader for creating Best-in-class Member Benefit Programs, serving more than 400 partner organizations, and representing more than 20 million members.**



# Risk Management & Member Service Advocacy

No Cost Resources Automatically Included in Your Insurance Package

- Dedicated Service Teams
- Loss Control Services
- Claims Advocacy
- Negotiation of terms, conditions, and pricing
- Personal Proposal Delivery
- Annual Stewardship Reviews



# A.M. Best A Rated Carriers

## Business Insurance Solutions from The Hartford

The Hartford, an A+ (Superior) rated carrier, insures over 80,000 dental practices nationwide.

Essential coverages include Business Property and Liability, Business Income, Employment Practices Liability, Workers' Compensation and Business Auto.

Ensure your dental practice is fully protected with a customized coverage plan from The Hartford



## Medical Malpractice Solutions from ProAssurance

Providing coverage for dentists backed by the expertise and stability of one of the nation's largest medical professional liability insurers.

ProAssurance offers individual and group policies with multiple payment options and self-service capabilities via a member portal.

ProAssurance has been rated A (Excellent) by A.M. Best.

## Employee Benefits Solutions from Free Market Administrators

With over 75 years of combined industry experience, FMA is one of the most well-respected third-party administrator visionaries.

FMA specializes in developing fully customized, innovative benefit packages from Indemnity Plans, HMO managed Care, and PPO cost containment.





# Industry-Leading Coverage Specialists

Uniquely qualified to cover all aspects in your total cost of risk



**Shelby Walters**

*VP, Healthcare Practice  
Tampa, FL*



**Bob Cangeme**

*SVP, Healthcare Practice  
Tampa, FL*



**Lisa Abernathy**

*SVP, Programs Practice  
Tampa, FL*



**Ashley Stewart**

*VP, Employee Benefits  
Charlotte, NC*



**Steve Smith**

*SVP, Medical Malpractice  
Raleigh, NC*

Our team leverages the USI ONE Advantage®, a fundamentally different approach to risk management, integrating proprietary business analytics with a network of local and national technical experts. With more than 25 years of service to dental clients, tailored coverage is available for existing practices, new dentists starting their own practice, as well as dental students. Learn how USI can help you grow your business with custom solutions to fit your unique needs.

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